

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Emery B. Gurbal  
Brittany R. Gurbal fka Brittany R Kyler  
Debtor(s)

Quicken Loans, LLC

Movant

v.

Emery B. Gurbal  
Brittany R. Gurbal fka Brittany R Kyler  
Respondents

and

Ronda J. Winnecour, Trustee

Additional Respondent

BK. NO. 18-70827 JAD

CHAPTER 13

Related to Docket # 37

**ORDER MODIFYING SECTION 362 AUTOMATIC STAY**

AND NOW, this 22ndday of October, 2020, upon Motion of Quicken Loans, LLC, it is

**ORDERED THAT:** The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 612 Fletcher Rd, Clearfield, PA 16830 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

  
jsf

United States Bankruptcy Judge

Jeffery A. Deller

FILED  
10/22/20 1:50 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Emery B. Gurbal  
612 Fletcher Road  
Clearfield, PA 16830

Brittany R. Gurbal fka Brittany R Kyler  
612 Fletcher Road  
Clearfield, PA 16830

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Pittsburgh, PA 15219

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

In re:  
Emery B Gurbal  
Brittany R Gurbal  
Debtor(s)

Case No. 18-70827-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 22, 2020

User: mgut  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Emery B Gurbal, Brittany R Gurbal, 163 Tulip Lane, West Decatur, PA 16878-9625

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Brittany R Gurbal, 163 Tulip Lane, West Decatur, PA 16878-9625

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Brittany R Gurbal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Emery B Gurbal thedebterasers@aol.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: mgut

Page 2 of 2

Date Rcvd: Oct 22, 2020

Form ID: pdf900

Total Noticed: 1

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5